



GAM 2164

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Attorney Docket No.

In re patent application of

Amy Galland

Serial No. 09/752,592

Group Art Unit: Unassigned

Filed: 2 January 01

Examiner: Unassigned

For: METHOD OF DIRECT FUNDING

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. 1.56 AND § 1.97**

Commissioner for Patents
Washington, D.C. 20231

Sir:

Submitted herewith on a Form PTO-1449 is a listing of documents known to applicant in order to comply with applicant's duty of disclosure pursuant to 37 CFR § 1.56. A copy of the listed documents are being submitted to comply with the provisions of 37 CFR § 1.97-1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR § 1.56(b). Applicant does not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a prima facie prior art reference against the claims of the present application.

TIMING OF THE DISCLOSURE AND FEE

This Information Disclosure Statement is being submitted in compliance with 37 C.F.R. § 1.97(b) prior to the mailing date of the first Office Action. Therefore no fee is believed to be due.

CONCISE EXPLANATION OF RELEVANCE

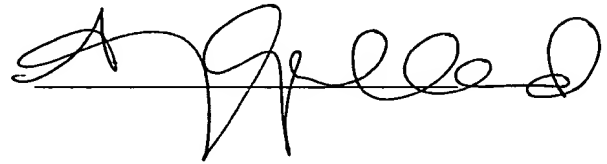
Documents A1-A2 are in the English language.

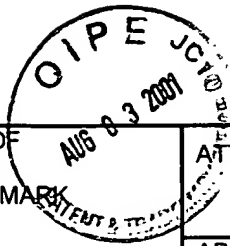
Serial No. 09/752,592

Applicant respectfully requests that the listed documents be considered by the Examiner and formally be made of record in the present application and that an initialed copy of Form PTO-1449 be returned in accordance with M.P.E.P. § 609.

Respectfully submitted,

20 July 01
Date

A handwritten signature in black ink, appearing to read "A. Reed", written over a horizontal line.



Form PTO-1449 (MODIFIED)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO.	SERIAL NO. 09/752,592
INFORMATION DISCLOSURE CITATION Filed in PTO on March 8, 2001 (Use several sheets if necessary)		APPLICANT AMY GALLAND <i>[Signature]</i>	
		FILING DATE 02 Jan 01	GROUP ART UNIT

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
	A1	5,663,547	Sep. 2, 1997	Ziarno	235	380	
	A2	5,887,273	Mar. 23, 1999	Ziarno	705	391	

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FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER	DATE CONSIDERED
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* EXAMINER: Initial if citation considered, whether or not citation is in compliance with MPEP 609; Draw line through citation if not in compliance and not considered. Include any copy of this form with next communication to applicant.